

MAR 16 2005

Attorney Docket No. JDC-001-US

I hereby certify that this correspondence is being transmitted via facsimile to: Art Unit 3621,  
 Assistant Commissioner for Patents at (703) 872-9306 on:

Date: March 16, 2005By: 

Mitchell S. Rosenfeld

**PATENT****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

IN RE APPLICATION OF: JONATHAN D. COOPER	EXAMINER: HAYES, JOHN W.
APPLICATION NO.: 09/648,102	ART UNIT: 3621
FILED: 08/25/2000	CONFIRMATION NO: 4360
FOR: IMPROVED MONEY TRANSFER SYSTEM AND METHOD WITH ADDED SECURITY FEATURES	

**AMENDMENT**

Dear Sir:

In response to the office action dated September 16, 2004, please kindly amend the above referenced application as follows:

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper. Claims 1-27, 36-45, 47, 48 and 50-58 remain pending. Claims 1, 9, 15, 20, 21, 37, 38, 39, 44, 47, 50, 51, and 54 are amended.

**Remarks/Arguments** begin on page 15 of this paper.